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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/835,791	04/16/2001	Douglas G Daniel Jr	3688-025	6044

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EXAMINER

TO, BAOQUOC N

ART UNIT	PAPER NUMBER
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2172

DATE MAILED: 07/09/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/835,791

Applicant(s)

DANIEL JR ET AL.

Examiner

Baoquoc N To

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☐ Responsive to communication(s) filed on \_\_\_\_.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-89 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-89 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 16 April 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 3.
- 4) ☐ Interview Summary (PTO-413) Paper No(s) \_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other:

### **DETAILED ACTION**

1. 1-89 are presented for examination.

#### ***Information Disclosure Statement***

2. The information disclosure statement (IDS) submitted on 07/25/01. The submission is in compliance with the provisions of 37 CFR 1.97. Accordingly, the information disclosure statement is being considered by the examiner.

#### ***Drawings***

3. Drawings filed on 04/16/01 is accepted by the examiner.

#### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-89 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cahill et al. (US. Patent No. 6,574,377).

Regarding on claim 1, Cahill teaches an item research system, said system comprising:

- (a) an item capture subsystem (col. 14, lines 58-61); Cahill does not explicitly teaches transaction data archive subsystem having a multiple data structures.

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However, Cahill teaches, "check image archive system 8" (col. 12, lines 41-45).

Since the claim is not clearly defined a multiple data structures, the imager 204 which generates digital images of the front and back of the check 1 (col. 14, lines 56-65), are the multiple data structures. Therefore, it would have been obvious to one ordinary skill in the art at the time of the invention was made to include the front and the back of the check are the multiples data structure in order to store and retrieve the record when the customer requested.

Regarding on claim 2, Cahill teaches an image data image archive subsystem (col. 12, lines 41-45).

Regarding on claim 3, Cahill teaches image data archive subsystem includes an on-line items image database (an image storage station 5) and a transit items image database (storage 505) (col. 15, lines 24-26).

Regarding on claim 4, Cahill teaches on-us items image database is of a bank ID number (ISDN), an account number (account information), and an image date (col. 13, lines 44-57).

Regarding on claim 5, Cahill teaches transit items image database is comprised of a sorter ID number, an image data, and a sequence number (col. 16, lines 53-55).

Regarding on claim 6, Cahill teaches image data archive subsystem is further comprised of a white paper image database (check database) (col. 14, lines 57-65).

Regarding on claim 7, Cahill teaches white paper image database is comprised of an account number and an image date (col. 14, lines 56-60).

Regarding on claim 8, Cahill teaches image data archive subsystem is further comprised of an image data index (col. 15, lines 27-32).

Regarding on claim 9, Cahill teaches image data index is comprised of an image date, a sorter ID number, a sorter cycle and a sequence number (col. 28, lines 32-38).

Regarding on claim 10, Cahill teaches image data index is further comprised of a database identifier (col. 28, lines 28-63).

Regarding on claim 11, Cahill teaches item capture subsystem is further comprised of a document processor (col. 32, lines 24-29).

Regarding on claim 12, Cahill teaches item capture subsystem is further comprised of an image camera (pair camera) (col. 17, lines 56-60).

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Regarding on claim 13, Cahill teaches item capture subsystem is further comprised of an associator (col. 5, lines 51-58).

Regarding on claim 14, Cahill teaches item capture subsystem is further comprised of an image camera (col. 17, lines 56-60).

Regarding on claim 15, Cahill teaches item capture subsystem is further comprised of an associator (col. 5, lines 51-58).

Regarding on claim 16, Cahill teaches item capture subsystem can capture information relating to an electronic transaction (col. 13, lines 59-62).

Regarding on claim 17, Cahill teaches the electronic transaction is selected from the group consisting of an ATM transaction, a wire transaction, a phone access transaction, a debit card transaction and an online transaction (col. 13, lines 59-62).

Regarding on claim 18, Cahill teaches an transaction data archive system for an item capture research system said transaction data archive system comprising:

- (a) an on-us items data structure (col. 14, lines 57-60);
- (b) an all items data structure (col. 14, lines 57-60); and Since the claim is not define clearly a cash letter items data structure. The examiner interprets "the requester process replaces each request which can be satisfied into a data structure called request data structure for subsequent processing by the Retrieval Process" (col. 22, line 67 and col. 23, lines 1-3), is the cash letter items data structure. Therefore, it would have been obvious to one ordinary skill in the art at the time of the invention was made to include the request data structure as taught in Cahill in order to provide the user the results for the request.

Regarding on claim 19, Cahill teaches a research engine 18 for receiving an item request and directing a response to the item request (col. 25, lines 1-13).

Regarding on claim 20, Cahill teaches research engine is comprised of a request interpreter, a request director, a request processor (col. 25, lines 40-61).

Regarding on claim 21, Cahill teaches request interpreter is an all items request interpreter and is used to search the all items data structure (col. 25, lines 40-61).

Regarding on claim 22, Cahill teaches request interpreter is a cash letter request interpreter and is used to search the cash letter items data structure (col. 23, lines 1-3).

Regarding on claim 23, Cahill teaches request indicator directs a search request to the request processor (col. 26, lines 1-5).

Regarding on claim 24, Cahill teaches request processor is an all entries request processor (col. 26, lines 1-5).

Regarding on claim 25, Cahill teaches request processor is an all items request processor (col. 26, lines 1-5).

Regarding on claim 26, Cahill teaches request processor is a cash letter request processor (col. 26, lines 1-5).

Regarding on claim 27, Cahill teaches request processor is a cash letter items request processor (col. 26, lines 1-5)

Regarding on claim 28, Cahill teaches on-us items data structure is comprised of an on-us items file (col. 25, lines 55-61).



Regarding on claim 29, Cahill teaches on-us items file is comprised of MICR codeline data, a posted amount, a bank ID number, an account number and a posting date (col. 17, lines 61-65).

Regarding on claim 30, Cahill teaches MICR codeline data is comprised of a routing/transit number, an account number and a serial number (col. 17, lines 60-65).

Regarding on claim 31, Cahill teaches MICR code line data is further comprised of a process control field (col. 17, lines 63-65).

Regarding on claim 32, Cahill teaches on-us items file is further comprised of at least one additional data field selected from the group consisting of a sequence number, payee account number, transaction code and import source (col. 29, lines 11-23).

Regarding on claim 33, Cahill teaches on-us items file is a VSAM file (col. 22, lines 10-15).

Regarding on claim 34, Cahill teaches on-us items file is online (col. 13, lines 59-63).

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Regarding on claim 35, Cahill teaches on-us items data structure is further comprised of an on-us items archive file (col. 23, lines 1-3).

Regarding on claim 36, Cahill teaches on-us items archive file is comprised of MICR code line data, a posted amount, a bank ID number, an account number and a posting date (col. 29, lines 11-23).

Regarding on claim 37, Cahill teaches MICR codeline data is comprised of a routing/transit number, an account number and a serial number (col. 17, lines 60-67).

Regarding on claim 38, Cahill teaches MICR codeline data is further comprised of a process control field (col. 17, lines 63-67).

Regarding on claim 39, Cahill teaches on-us items archive file is further comprised of at least one additional data field selected from the group consisting of a sequence number, payee account number, transaction code and import source (col. 17, lines 61-65).

Regarding on claim 40, Cahill teaches on-us items archive file is a VSAM file (col. 22, lines 10-15).

Regarding on claim 41, Cahill teaches on-us items archive file is offline (col. 14, lines 49-52).

Regarding on claim 42, Cahill teaches on-us items archive file is stored on magnetic tape (col. 13, lines 28-32).

Regarding on claim 43, Cahill teaches on-us items data structure is further is further comprised of an on-us items archive index, wherein the on-us items archive index is an index to the on-us items archive file (col. 29, lines 12-23).

Regarding on claim 44, Cahill teaches said on-us items archive index is a VSAM file (col. 22, lines 10-15).

Regarding on claim 45, Cahill teaches on-us items archive index is online (col. 13, lines 59-62).

Regarding on claim 46, Cahill teaches on-us items archive index is stored on a DASD (col. 17, lines 5-15).

Regarding on claim 47, Cahill teaches all items data structure is comprised of an all entries file (col. 23, lines 1-3).

Regarding on claim 48, Cahill teaches all entries file is comprised of a capture site, a capture date, and an entry number (col. 31, lines 25-37).

Regarding on claim 49, Cahill teaches entry number is further comprised of block information, the block information being comprised of a block sequence number and a block amount (col. 31, lines 25-37).

Regarding on claim 50, Cahill teaches block information is further comprised of batch information, said batch information being comprised of a batch sequence number and a batch amount (col. 31, lines 25-37).

Regarding on claim 51, Cahill teaches all entries file is a VSAM file (col. 22, lines 10-15).

Regarding on claim 52, Cahill teaches all entries file is online (col. 13, lines 59-62).

Regarding on claim 53, Cahill teaches all entries file is stored on a DASD (col. 17, lines 5-15).

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Regarding on claim 54, Cahill teaches all items data structure is further comprised of an all items file (col. 23, lines 1-13).

Regarding on claim 55, Cahill teaches all items file is comprised of item information, said item information being comprised of MICR codeline data, an item mount, and an item sequence number (col. 17, lines 60-65).

Regarding on claim 56, Cahill teaches all items file is a VSAM file (col. 22, lines 10-15).

Regarding on claim 57, Cahill teaches all items file is online (col. 13, lines 59-62).

Regarding on claim 58, Cahill teaches all items file is stored on a DASD (col. 17, lines 5-15).

Regarding on claim 59, Cahill teaches all items data structure is further comprised of an all items archive file (col. 23, lines 4-7).

Regarding on claim 60, Cahill teaches all items archive file is comprised of item information, said item information being comprised of MICR codeline data, an item amount, and an item sequence number (col. 13, lines 59-62).

Regarding on claim 61, Cahill teaches all items archive file is a VSAM file (col. 22, lines 10-15).

Regarding on claim 62, Cahill teaches all items archive file is offline (col. 14, lines 49-52).

Regarding on claim 63, Cahill teaches all items archive file is stored on magnetic tape (col. 13, lines 28-32).

Regarding on claim 64, Cahill teaches all items data structure is further comprised of an all items archive index, wherein the all items archive index is an index to the all items archive file (col. 29, lines 12-22).

Regarding on claim 65, Cahill teaches all items archive index is VSAM file (col. 22, lines 10-15).

Regarding on claim 66, Cahill teaches all items archive index is online (col. 13, lines 59-62).

Regarding on claim 67, Cahill teaches all items archive index is stored on a DASD (col. 17, lines 5-15).

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Regarding on claim 68, Cahill teaches cash letter items data structure is comprised of a cash letter file (col. 50, lines 24-37).

Regarding on claim 69, Cahill teaches cash letter file is comprised of an end point identifier, a cash letter date, a cash letter amount and a cash letter time (col. 50, lines 24-37).

Regarding on claim 70, Cahill teaches cash letter file is a VSAM file (col. 22, lines 10-15).

Regarding on claim 71, Cahill teaches cash letter file is online (col. 13, lines 59-63).

Regarding on claim 72, Cahill teaches cash letter file is stored on a DASD (col. 17, lines 5-15).

Regarding on claim 73, Cahill teaches cash letter items data structure is further comprised of a bundle items file (col. 27, lines 8-30).

Regarding on claim 74, Cahill teaches bundle items file is comprised of at least one bundle, wherein said at least one bundle is comprised of a bundle amount, a bundle time, and a bundle date (col. 27, lines 8-30).

Regarding on claim 75, Cahill teaches at least one bundle is further comprised of at least one items, said at least one item being comprised of MICR codeline data and an item amount (col. 17, lines 60-65).

Regarding on claim 76, Cahill teaches bundle items file is a VSAM file (col. 22, lines 10-15).

Regarding on claim 77, Cahill teaches bundle items file is online (col. 13, lines 59-63).

Regarding on claim 78, Cahill teaches bundle items file is stored on a DASD (col. 17, lines 5-15).

Regarding on claim 79, Cahill teaches cash letter items data structure further includes a bundle items archive file (col. 50, lines 24-37).

Regarding on claim 80, Cahill teaches bundle items archive file is comprised of at least one bundle, wherein said at least one bundle is comprised of a bundle amount, a bundle time, and a bundle date (col. 27, lines 8-30).



Regarding on claim 81, Cahill teaches at least one bundle is further comprised of at least one item, said at least one item being comprised of MICR codeline data and an item amount (col. 17, lines 60-65).

Regarding on claim 82, Cahill teaches bundle items archive file is a VSAM file (col. 22, lines 10-15).

Regarding on claim 83, Cahill teaches bundle items archive file is offline (col. 13, lines 59-63).

Regarding on claim 84, Cahill teaches bundle items archive file is stored on magnetic tape (col. 13, lines 28-32).

Regarding on claim 85, Cahill teaches cash letter is items data structure is further comprised of a bundle items archive index, wherein the bundle items archive index is an index to the bundle items archive file (col. 29, lines 12-22).

Regarding on claim 86, Cahill teaches bundle items archive index is an VSAM file (col. 22, lines 10-15).

Regarding on claim 87, Cahill teaches bundle items archive index is online (col. 13, lines 59-63).

Regarding on claim 88, Cahill teaches bundle items archive index is stored on a DASD (col. 17, lines 5-15).

Regarding on claim 89, Cahill teaches an item capture research system, said system comprising:

- (a) an item capture subsystem (col. 14, lines 58-61);
- (b) an image archive subsystem (col. 12, lines 41-45); and
- (c) a transaction data archive system having a multiple data structures, said multiple structures being comprised of: (i) an on-us items data structure (col. 14, lines 57-60), (ii) an all items data structure (col. 14, lines 57-60); and
- (d) a research engine for receiving an item request and directing a response to the item request (col. 22, lines 63-66).

(ii) Since the claim is not define clearly a cash letter items data structure. The examiner interprets "the requester process replaces each request which can be satisfied into a data structure called request data structure for subsequent processing by the Retrieval Process" (col. 22, line 67 and col. 23, lines 1-3), is the cash letter items data structure. Therefore, it would have been obvious to one ordinary skill in the art at the time of the invention was made to include the request data structure as taught in Cahill in order to provide the user the results for the request.

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**Conclusion**

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Baoquoc N. To whose telephone number is (703) 305-1949 or via e-mail BaoquocN.To@uspto.gov. The examiner can normally be reached on Monday-Friday: 8:00 AM – 4:30 PM, EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kim Y. Vu can be reached at (703) 305-4393.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-3900.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks  
Washington, D.C. 20231.

The fax numbers for the organization where this application or proceeding is assigned are as follow:


- (703) 746-7238 [After Final Communication]
- (703) 746-7239 [Official Communication]
- (703) 746-7240 [Non-Official Communication]

Hand-delivered responses should be brought to:

Crystal Park II  
2121 Crystal Drive  
Arlington, VA 22202  
Fourth Floor (Receptionist).

Baoquoc N. To

June 20, 2003

  
KIM VU  
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